



Rebuild Iowa Task Force Flood Plain Management and Hazard Mitigation Meeting Summary

**October 22, 2008 — 9:30 am to 3:30 pm
Urbandale Public Library
3520 86th St. – Urbandale, Iowa**

Task Force Members Present

Bill Bywater, Chair, Economy Advertising/TruArt Color Graphics, Iowa City
Pat Boddy, Polk County Conservation Board and Iowa Environmental Council, Granger
Lynn Brant, University of Northern Iowa, Cedar Falls
Jeb Brewer, City of Des Moines, Des Moines
Gene Fraise, Iowa General Assembly, Fort Madison
Jim Hahn, Iowa General Assembly, Muscatine
Dale Hedgecoth, Citizen, Cedar Rapids
Wayne Klostermann, River Valley Nursery & landscaping, Inc., Dubuque
Amanda Reid, Great River Christian School, Burlington
Thomas Saxen, Retired, Financial Services, Cedar Rapids
Erek Sittig, Nidey Peterson Erdahl and Tindal, PLC, Iowa City
Art Staed, Iowa General Assembly, Cedar Rapids
Vicki Stoller, Two Rivers Levee and Drainage Association, Mediapolis
Gary Taylor, Community and Regional Planning, Iowa State University, Ames
Deb Turnball, Nashua-Plainfield Schools, Waverly
Dan Wall, Howard R Green Co., Cedar Rapids

Resource Group Members Present

Don Arendt, City of Decorah, Decorah
David Bear, David Bear, Inc. Des Moines
Dennis Hinkel, Greater Burlington Partnership, Burlington
Rob Hogg, Iowa General Assembly, Cedar Rapids
Todd McNall, OPN Architects, Cedar Rapids
Ronald Moore, Johnson County Planning & Zoning Dept, Iowa City
Brian Schoon, Iowa Northland Regional Council of Governments, Waterloo

Presenters

Jack Riessen, Iowa Department of Natural Resources, Des Moines
Brad Thompson, US Army Corps of Engineers
Bill Cappuccio, Iowa Department of Natural Resources, Des Moines
Roger Benson, FEMA

Observers present

Mary Brown, House Democratic Caucus Staff, Des Moines
Jessica Harder, Iowa League of Cities, Des Moines
Harold Hommes, IDALS, Des Moines
Deb Kozel, Legislative Services Agency, Des Moines
Lori McDaniel, Iowa Department of Natural Resources, Des Moines
Joshua McNary, Aerial Service, Inc., Cedar Falls

Michael Richards, Economic and Workforce Development Task Force member, Cedar Rapids
Patrick Ruland, FEMA, Texas
Clark Rickey, Watershed Retention, Cedar Rapids
Duane Sand, Iowa Natural Heritage Foundation
Don Palmer, Watershed Retention, Cedar Rapids
Ann Ver Huel, Legislative Services Agency, Des Moines

Staff present

Brooke Findley, SPPG
Paritosh Kasotia, SPPG
Barb Lynch, DNR/Rebuild Iowa Office
Arlinda McKeen, SPPG
Bill Riley, Rebuild Iowa Office
Ken Tow, Rebuild Iowa Office

Welcome and Opening Comments

Chairman Bill Bywater welcomed and thanked attendees for their time. He acknowledged the presence of Senators Gene Fraise, Jim Hahn, and Rob Hogg and Representative Art Staed. Chairman Bywater mentioned that the folders provided contain a handout of the recommendations from the 45-Day Commission Report. The recommendations emerged out of the nine Task Force reports that were submitted to the Commission. The topmost recommendation of the Commission was meeting the critical needs of the individuals. The group recognized lack of information and education on floodplains in Iowa as another critical area of overall concern. Additionally, there is a lack of flexibility and continuity in floodplain management and hazard mitigation which calls for a greater need for planning and mitigation. The Flood Plain and Hazard Mitigation Task Force identified seven recommendations for immediate response during the first meeting. Chairman Bywater discussed that the group will be looking at those and seeing whether there is anything else that needs to be added. He asked if anyone had any questions. He asked McKeen to facilitate the Task Force meeting going forward.

Member News and Updates From Around the State

McKeen thanked everyone for coming and began by giving a brief overview on the purpose of the Task Force meeting. Last time, the Task Force identified number of issues and questions, none of which had obvious answers. The responsibility of the Task Force is to give the Commission information it needs to help them make recommendations for the 120-Day Report. The recommendations will be based on the Task Force's expertise, experience, and discussion. All Task Forces except Long-Term Recovery Planning have had their meetings. The Long-Term Recovery Planning Task Force is waiting until the end so that have the benefit of all the discussion from other Task Forces. All Task Force discussions have raised the issue of floodplain management and hazard mitigation which means that everything hinges on this Task Force. There is a need to think statewide and long term and also think about the counties that were not affected by the floods in our overall vision. Any policies that come out of this will need to be equitably administered statewide. Cities such as Cedar Rapids and Oakville have specific issues, but there is a need to look at the bigger picture.

McKeen asked the group to think about the vision for Iowa's future within the scope of the Task Force issues. The vision should encompass steps that need to be taken to recover from the disasters of 2008 and ensure recovery leaves the state in a better position to experience success 10-20 years from now. This will also include specific strategies, projects and approaches to meet the vision.

McKeen laid out the agenda for the meeting. The meeting will begin with updates from attendees on their communities. After that, there will be an update on some of the activities of the Rebuild Iowa Office. This will be followed by presentations on floodplain mapping, National Flood Insurance Program and an update from Army Corps of Engineers. In the afternoon, discussion will focus around the immediate and subsequent recommendations from the 45-Day Task Force and Commission Report. Many of the issues discussed are far reaching and have been discussed in other Task Forces such as Infrastructure, Economic and Workforce Development, and Agriculture and Environment. The product from the second round of Task Force meetings will be a single report that will integrate the issues across Task Forces. The challenge for the afternoon will be to talk about priority issues. McKeen thanked Barb Lynch and Bill Bywater for their work on the Task Force. McKeen introduced the new staff member of the Rebuild Iowa Office, Ken Tow, who will work specifically on floodplain management.

McKeen facilitated the discussion requesting updates from the communities. A Task Force member talked about a city council member who has been working on environmental issues and has been frustrated by what the state has done since the floods. According to the city council member, some parts of the state have been forgotten. What has happened in 2008 is the same thing that happened in the 1993 floods. A lot of the reason changes have not been made since 1993 lie with the local zoning commissions and the city councils across the state. A Task Force member mentioned that Cedar Rapids is planning to have a dam built downstream. They have narrowed their options to three possible plans and within the next three weeks, they will finalize recommendations. Cedar Rapids is planning to buy four blocks of houses on the west side and make it a grassy area, and in the downtown, they are planning to build concrete walls with gates that can open and close. They sought input from the citizens on this plan through organizing two town meetings that lasted four hours each. There were a lot of experts to provide answers to citizen questions. In total, there were 700 attendees that submitted written comments.

Another Task Force member mentioned that in central Iowa, a number of organizations such as Polk County Conservation Board, Des Moines Water Works, and Metro Waste Authority are organizing a symposium on water quality. A Task Force member said that things are starting to be up and running in Oakville. Residents are working together to rebuild the community. McKeen informed the group that the Federal Emergency Management Agency (FEMA) and Rebuild Iowa Office are also providing long-term recovery services.

Chairman Bywater asked the Task Force members to give an update on the City of Palo. A Task Force member informed that Palo had a representative from Emergency Management who talked about hazard mitigation strategies and the buy-out program. Four of the houses that were devastated by floods are good candidates for the buy-out program. McKeen asked if Palo is looking at other avenues. The member said that it is an ongoing process.

Another Task Force member expanded on Cedar Rapids' plans and said that the consultants responsible for the development and planning have compressed two years of work into 90 days. They did a study on the Cedar River watershed and are more than happy to share their findings statewide so that efforts can be used for other communities to benefit from their experience. McKeen said that there are a lot good resources and ways for communities to learn about them but, there is a lack of sufficient resources to share them on a statewide basis. Senator Hogg used the word "personnel infrastructure" to describe the kind of resources that are needed. There is also a lack of gauges on the rivers. There is no gauge between Waterloo and Cedar Rapids; therefore there is a lot of guesswork in flood management. In Cedar Rapids, the problem is also with devastated houses that were on the "dry side" of the proposed floodwall.

McKeen said that the state needs to be aware of the community discussions. A Task Force member said that it is not an easy answer to pick one project over the other. One needs to look at the overall picture, which includes drainage system. Emphasis should be given to whether more water can be held in holding ponds. There is also a need to upgrade our policies and guidelines. McKeen said that West Union was awarded a Great Places Award for a project that retains water where it falls. Those kinds of design features for downtown development would fit very well in today's conversations.

A Resource Group member said that in Cedar Rapids, there are two things that are happening. One, there are people who are on the "dry side" and are upset because they want their houses bought out. People who are on the wet side also need to figure out what to do. Cedar Rapids needs to motivate people one way or the other on getting things done. Another Resource Group member said that open houses are pretty interesting. People are coming back to address their concerns, and they feel that they have been cheated. As the design develops and solidifies, there are people who want things to be different than the plans that are being put in place.

A Task Force member said that they have five of the Emergency Support Function (ESF-14) communities. FEMA staff is putting in a lot of time, and Parkersburg is seeing many changes. New Hartford has begun its long-term recovery planning. The Task Force member said that his office is involved in the Jumpstart and Community Development Block Grant (CDBG) supplemental programs. His office is looking at structural acquisitions. McKeen said that Councils of Governments (COGs) are intimately involved in supporting the communities. Task Force members talked about the significant role of the COGs during times like these. The group agreed that COGs can play a significant role in disaster assistance. Another Task Force member talked about recovery projects in Oakville. The pumping stations that were lost are being refurbished. A diesel pump is up and running. Before that, a 242-inch pump that was rented from Florida was costing thousands of dollars in diesel fuel. Those pumps take water down at a rate of one-tenth of a foot every 24 hours. The new pump is doing a better job at taking the water down. The electricity plant is also being refurbished. Hopefully, the northern district will be up and running by the end of the month.

A Task Force member expressed concerns regarding getting people into homes before winter. Riley noted that all people who have expressed need for housing have been placed. Bywater said that there are 542 FEMA trailers out around the state. Riley said that the Governor requested FEMA retest some mobile homes for formaldehyde. The response from FEMA is expected soon. The Congressional district has also made some requests to provide additional emphasis to the requests. The issues rest within FEMA now. The first concern is the health and state of the people residing in those mobile homes. Length of exposure and health of the person can contribute to illnesses.

McKeen turned the over floor to Barb Lynch for updates. Lynch deferred to Riley since he works directly with the RIO. Riley provided several updates regarding Rebuild Iowa Office activities. The RIO has recently moved to Wallace Building. RIO is coordinating with federal partners to maximize Iowa's share of disaster appropriations and streamline the delivery of those funds. So far, the assistance includes:

- FEMA Public Assistance projects have now exceeded \$350 million.
- More than 23,000 Iowans have now been approved for FEMA Housing assistance. Everyone requesting temporary housing has been placed.
- More than \$236 million in SBA loans has gone out to businesses and individuals.
- \$85 million in Housing and Urban Development (HUD) Community Development Block Grant funding has arrived; another allocation of up to \$150 million is expected in the next few weeks.

- Another \$23 billion in disaster relief was appropriated by Congress and was signed by the President last week. The Rebuild Iowa Office is working with the federal agencies administering these funds to ensure that Iowa gets its fair share as quickly as possible with as little red tape as possible.

RIO also helped to launch two new state programs to bridge the gap in needs unmet by federal funds.

- Jumpstart Housing – provides funding in grants and forgivable loans for home repair, mortgage assistance, and down payment assistance.
- Jumpstart Small Business – provides forgivable loans to disaster-affected small businesses for repairs, operating costs, etc.

Checks have been delivered in number of regional COGs and entitlement cities. They are getting money out to people. Following the state money will be the CDBG money. McKeen said that the folders should include information on the housing and business Jumpstart programs. Riley also mentioned that the RIO office is now hiring staff for operations, communication, and two other main areas:

- Policy and Program Coordination – This group will work on carrying forward the recommendations of the Commission and Task Forces as well as exploring other policy options. They will coordinate with experts and other stakeholders to design and implement policy.
- Long-Term Community Recovery – This group is working with 10 communities on their long-term recovery planning. This includes one staff person working out of Cedar Rapids and others traveling throughout the affected region. The number of communities included in this can and will be expanded over time according to community needs.

A Task Force member complimented the RIO and the Governor's Office on the Jumpstart program. It is a very good benefit since it offers opportunities for mortgage assistance. The group also talked about older residents who are on a fixed income that are not able to benefit from Jumpstart because some of them have already paid off their mortgages and, therefore, are not qualified for housing assistance. Also, they do not have the budget to seek alternate housing. Jumpstart is a good program, as the state got the money out very quickly but it will be nice if the needs of older residents can be addressed through another avenue. McKeen said that the goal of the Jumpstart program was to make the program as easy as possible to utilize. People at the local level know the needs of their neighbors best and should address those, which is why the program has been designed to be administered at a local level. Since this program uses state money, it has fewer requirements than many other programs. When CDBG money is used, it will have more regulations such as income and other eligibility requirements.

A Task Force member said that the RIO staff should meet more often with the victims to keep connected and make exceptions when necessary. Businesses in Cedar Rapids created their own organizations and that is something the RIO office should do. Riley said that RIO has been getting a lot of feedback from communities and have made some tweaks to the programs. The RIO continually tries to monitor and make adjustments as needed. McKeen said to an extent, this has been successful but there are lessons to be learned. A Task Force member said that many have heard a lot of positive feedback, but the downfall is for people who do not have a home, but rent. There are a lot of people who are not pursuing a house, and therefore do not qualify for the Jumpstart program. SBA is another dimension. There are a lot of gaps in information about who is receiving SBA loans and who is not. McKeen said that Riley will take it back to the RIO office to check out this issue.

Floodplain Mapping Update on Planning – Jack Riessen, P.E. IDNR

Jack Riessen talked about the need to have updated floodplain maps. He listed the current tasks that require updated maps. These include:

- Broad-scale land use planning
- Floodplain development regulations
- Flood insurance - purchase requirement, cost, disaster response and emergency planning
- Flood control projects – cost/benefit

He presented on how floodplain profile maps are developed, Iowa's current floodplain mapping status, Iowa's floodplain mapping needs, and how the needs can be met. Riessen said that there are no shortcuts to developing floodplain maps; technicians have to do all steps in order.

The steps include:

1. Obtain topographic and survey information
2. Develop flood discharge-frequency relationships
3. Develop hydraulic model to determine stage-discharge relationships and flood profiles using the information from (1) and (2).
4. Use the information from (3) and topographic maps to identify the lands that would be flooded by various levels of flooding.

A Task Force member said that not having adequate stream gauging information is a big problem. Another Task Force member said that Des Moines and West Des Moines receive local money to place gauges. Riessen said that there are a lot of places that do not have gauging stations. Flood maps were last updated in the 1970s. A Task Force member asked whether siltation in the rivers is part of reviewing historic elevations. Riessen said that is another issue, but the state has not seen much siltation. He said that flood insurance maps are developed the same way.

Riessen said that Light Detection and Ranging (LiDAR) is a very efficient method of getting topographic information. Other floodplain mapping approaches are best guess efforts. One Task Force member asked what the standard frequency is for LiDAR. Riessen said that you cannot really calculate standard frequency; it is beyond what is statistically possible.

A Task Force member said that climate change is changing the factors which will make these calculations worthless. Most of the climate predictions say, east will be wet, and west will be dry. Data do not show an upward trend; the trend line is basically not statistically significant.

A Task Force member asked what LiDAR is. Riessen said that LiDAR uses light detection and gives a very accurate rating of the elevation. It comes in digital format and can create topographic maps. Since it is digital, it can be very useful. There are limits to when you can fly and collect data. Water levels in creeks should be at their lowest and trees should be free of leaves. LiDAR mapping has already been conducted for parts of Iowa. McKeen said that an example of LiDAR map was included in the previous Task Force meeting folders.

A Task Force member asked Riessen to talk more about the "no build area" and to discuss the difference between floodway and floodplain. Riessen said that floodplain refers to the 100-year flood areas; floodway is determined by the hydraulic model. The 100-year floodplain is modeled at one foot or less, what will be the natural flow path. Floodway ensures that there is nothing built that blocks the flow of water. You can conduct farming in a floodway; but you cannot fill it or put a big building that will obstruct flood flow. A Task Force member asked what the restrictions are on building in a 100-year floodplain. Riessen said that you can build within a 100-year floodplain, but the building has to be elevated and it needs to be flood-proof. A Task Force

member said that people can build anywhere they want but they may be without insurance. Reissen said that the house still needs to be elevated if it is located in a floodplain. The group discussed the ability to buy flood insurance if the community is participating in the National Flood Insurance Policy.

A Task Force member noted that any plans for the future will have an effect downstream. Does the analysis take any changes into consideration? Reissen said that you can model the analysis based on the changes. A Task Force member asked if FEMA maps are guesswork. Reissen said that he is not sure. FEMA updates their agency maps from time to time. When the maps are changed, there needs to be an ordinance to reflect those changes. A Task Force member said that it is worth repeating that floodplain maps, no matter how good they are, are worthless if they are misunderstood or ignored. Floodplain maps ought to reflect standard flood-prone areas. This shows people that there is a chance that areas might flood. A Task Force member expressed his concern regarding the data not being updated since 1970. Reissen said that if a group is going to do watershed work, they will first have to undertake watershed modeling that could be \$500,000 study itself. Chairman Bywater asked Reissen what he would recommend. Reissen said that he would like to see the state use LiDAR. That has been a general recommendation so far. DNR can meet some of the mapping needs, but it is certainly not possible in two or three years. DNR needs to make sure that there is staff capacity to do quality control. Another Task Force member said that \$15 million will give better maps than the current maps and expressed his support for providing the funding to do LiDAR and floodplain mapping.

A Task Force member moved to allocate \$15 million towards developing floodplain maps. Reissen said that he can provide specific information on the LiDAR process. Another Task Force member seconded the motion. A Task Force member proposed a friendly amendment that federal funding be sought for as much of the \$15 million as possible for developing floodplain maps. A Task Force member moved the amendment. A Task Force member seconded the motion on the amendment. The majority of the Task Force members present were in favor of the amendment. A majority noted that they were in the favor of the original motion, which passed.

A Resource Group member said they do not want to put blinders on, but he thinks that the state is not monitoring the streams as much as it should. Reissen said that one can look at total water flow and other aspects, but you have to map 100-year floodplains. People need to sit down with others and explain how it works. A Task Force member asked if flood mitigation activities affect the mapping activities and floodplains downstream. Reissen said that it is such a small part of the total flow that it would not make much difference. If Cedar Rapids builds levees, it will not affect anything downstream.

Flood Insurance Overview – Roger Benson, Mitigation Branch Director, FEMA; and Bill Cappuccio, NFIP State Coordinator, DNR

Cappuccio mentioned that the FEMA status book is divided into two sections. One lists the communities that are part of the National Flood Insurance Program (NFIP), and other list includes communities that are not part of the National Flood Insurance Program. For a community to participate in the NFIP, floodplain maps are required. When buildings are proposed, a permit is needed from the Iowa Department of Natural Resources (DNR). The DNR calculates the elevation for 100-year floodplains and grants permits based on those calculations. Homeowners take the information back to local officials. Other projects, such as replacing a bridge, require a study of the hydrology of the river. Local officials do not have the power to do anything with bridges, dams, and other similar types of infrastructure. They need the permit from the DNR first.

A Task Force member asked if Mount Pleasant qualifies for flood insurance. Cappuccio said that Henry County is not participating in NFIP at the time. However, the status could have changed. If a community is far from a creek, the homeowner needs to show flood damages to qualify for NFIP. If a city has water in the street, that will be general condition of flooding. Most flood events are associated with Presidentially-declared disasters. If a person applies for FEMA assistance and they live in a 100-year floodplain, they would be required to carry National Flood Insurance for future events. In the next disaster, if they apply for flood benefits, they will not receive benefits if they do not have flood insurance. If a community does not participate and has flood maps that identify floodplain, people will only get rental assistance, but they will not get benefits for the repair of their home. If the community joins an insurance program within six months, all those benefits will be provided retroactively to that individual.

So far, 2,800 claims have been received, out of which 2,700 have been paid. A total of \$112 million in flood insurance claims have been paid out for this event. However, there are exceptions to flood coverage. For example, you cannot file claims for something that is happening within the house such as sewer water from the basement, rather than water coming in the windows or doors.

Preferred risk coverage is also available and is for property outside the 100-year floodplain. Claims provide \$200,000 for homes with basements for home coverage and \$40,000 for content coverage. Walk-outs are not considered a basement. There are minimum standards but there are some communities that have standards above the minimum requirements. One thing unique about the Midwest is basements. Previously, items located in basements were covered under NFIP, but now these items are not covered. Items that are covered include heating/cooling systems, heater/dryers and dry wall. Any other contents such as sofas, TVs, refrigerators, and other furnishings are not covered.

A Task Force member asked whether, if the first floor is foot above the flood level but the basement is not, that qualifies for flood coverage. Cappuccio said that if you fill your basement and put some opening that will allow entry and exist, that will meet the minimum criteria.

A Task Force member asked for more information about denials. Cappuccio said that people are denied if they are in the 30/16 denial: they are in violation and there is no way to mitigate it. These people are precluded from buying flood insurance. Some communities have very small populations and therefore flood insurance does not really solve anything. So far, less than dozen communities have contacted him for flood insurance. A couple of communities joined in recently. There are sometimes requirements for building construction, such as a wastewater treatment plan, that make communities join the flood insurance program. There are 40,000 claims for disaster assistance, only 28 individuals were denied assistance because they were not in the NFIP program. That is a very small number. Benson said that there are handouts regarding insurance outside the door if people are interested in receiving more information on the flood insurance program and contact information.

Brad Thomson-US Army Corps of Engineers

Thompson mentioned that one of the things that the Corps is working on is a potential interagency watershed study. He described that the Corps deals a lot with the floodplain river system and is looking at the whole river basin. RIO objectives might match some of the objectives of this study. US Army Corps of Engineers does a lot of hydrological modeling and is currently conducting major studies across the country.

A Resource Group member asked if this includes temporary water basin areas. Thompson said this is a model, so different scenarios can be applied. This will get different levels of government

talking about a watershed plan. Thompson said that he envisions an “interagency” at a multi-level to carry out the study.

A Task Force member said that at the first meeting there was a consensus on conducting a comprehensive study. Thompson agreed that the Corps is interested in doing something like that. The Task Force needs to recommend a comprehensive study and determine what the lead agency will be. Thompson said that such an effort can be state or federally led. A Task Force member asked what agency he would recommend. Thompson said that at the federal level Natural Resources Conservation Services (NRCS) might be an option. NRCS does this sort of planning efforts. A Task Force member said that the state has primarily conducted individual projects rather than doing something of this scope. Many used to do watershed studies but there were issues of cost-sharing. Since then, no comprehensive studies have been conducted.

A Task Force member whether Corps funds that have been directed to levees and dams can be redirected to help with watershed. Thompson said that whether you decide to do a study or the evaluation, the Corps is certainly willing to fund or be a part of the evaluation team. In the Cedar River watershed, it will make sense for Corps to be involved in that kind of study. A Task Force member asked if the permission to conduct this type of work would come from the Governor or the Legislature. Thompson said that it can come from either. Thompson also informed the group on a study in Illinois that was eco-system focused.

A Task Force member asked if the Corps is responsible for dredging. Thompson said that Illinois maintains 90 foot dredging. There might be possible funding for that kind of project, but one has to show justification for that kind of a project.

A Task Force member asked what a comprehensive study would cost. Thompson said that it is estimated at \$1.5 million for preliminary work. A Task Force member asked if many are able to find 50/50 cost sharing, will this stop at the Cedar River basin or can it continue till the Des Moines River. Thompson said that this type of study can be completed for other watersheds. McKeen said that is an important point, the Task Force needs be thinking statewide. You may phase it in, but you cannot get the full benefit if you do one piece of it. Thompson recognized that there are four different Corps districts serving Iowa, and in order to ensure success, state leaders will need to coordinate with all of them. A Task Force member asked if other Corps districts collaborate as well. Thompson said that he can figure it out with other Corps districts. A Task Force member asked whether the group should make the study a recommendation. Cedar River can be the first district. McKeen said that there may be other things to look at. She noted the discussion about the importance of collaboration and the need to consider regional planning and building community will across the state. That will be as big a challenge as doing the study. A Task Force member said that money is also a consideration, as well as community. Chairman Bywater noted that he found the presentation very interesting and useful and thanked Thompson.

McKeen led the discussion on the 45-Day Report and recommendations. One of the important goals of the day is to look what the group wants to add to the plans in terms of details. The Task Force needs to review the work already completed and see if anything needs to be added. McKeen outlined the immediate recommendations from the 45-Day Report. The first recommendation was case management. Case management is described as an ongoing need. The second is meeting the immediate housing needs, which have been addressed according to known need. A Task Force member asked if health care includes mental health in case management planning. McKeen said that RIO staff will check on that and report back to the group. The third recommendation was the business incentives/business support. The fourth recommendation was complete floodplain mapping for the entire state. The fifth

recommendation was flexibility for local and state government in funding options. McKeen mentioned that the group had discussions on waivers previously to address the flexibility issue. The sixth recommendation is expedite the flow of funds from the federal level. Congress has certain requirements that slow down the process and the state has made a commitment, particularly with CDBG applications, to assist in eliminating barriers to the timely release of funds. The seventh recommendation is to provide resources and capacity to ensure public health; for example, flu shot funds were used to provide tetanus shots during the floods. How does the state address the limited funds to provide flu shots? Those are the kind of things that these Task Forces need to address.

The Commission also identified ten subsequent recommendations. Several of which are continuation of the immediate recommendations. Those ten recommendations include case management issues to ensure continuity across the state. Case management will create a one-stop shop with trained staff. The second recommendation addresses the issue of housing and the ability of families and individuals to access housing. The third recommendation is continued incentives for businesses. The fourth recommendation is floodplain mapping. The Task Force needs to realize that floodplain mapping would not happen overnight. The fifth was to give more thought on additional funding options. The sixth recommendation focused on the need to have resources and capacity to handle a disaster like this. The seventh recommendation focused on regional planning. When one talks about watershed and planning, counties need to be involved in the planning as well. It may be important to consider raising the bar. Integrated regional planning requires finding some natural affinity to bring and keep entities together. There may be certain reasons to overcome a natural inclination of not wanting to work together. The COGs can assist in overcoming some of that. Under regional planning, watershed studies would be a natural focus area. The eighth recommendation focused on education and outreach. When we talk about building in floodplains, we need to ensure that individuals are aware of their role and responsibility. The ninth recommendation is the state developing and taking its responsibility in moving the policy discussion forward. What can the state do to ensure that it provides incentives and technical assistance or resources? The final subsequent recommendation is sustaining community identity. This also goes with quality of life, trails, and what attracts people to Iowa and other important questions. There is a lot of hidden opportunity, and this is an area where we can rally people to pull communities together.

McKeen asked if anyone had any questions on subsequent recommendations. Findley said that one of the items the Cultural Heritage Task Force brought forward was recognizing how Iowans mitigate for future disasters should become part of the cultural heritage of Iowa. A Task Force member said that in Fort Madison, people who had experienced the 1993 floods learned a lot and have done things that have led to reduced damages. McKeen said that they were able to do so because they know what the assigned responsibility was.

McKeen went over the 45-day Flood Plain and Hazard Mitigation Task Force recommendations. Housing, awareness and education, flood Insurance and the location of floodplains, integrated watershed areas planning, land use practices were discussed at length at the Commission meeting. McKeen went over the strategies outlined in the recommendations. There was some concern expressed on the impact on communities due to upstream activities.

McKeen asked if there is anything glaring that is missing from the list. A Task Force member said that the group should push the policymakers in the state forward on what the next steps should be. There is a need for leadership for state coordination. McKeen asked if economic development issues need to be included so that the discussion is focused on the entire gamut of the vision. The group agreed. A Task Force member said that rivers need to be cleaned and

beautified which can only come through awareness. Awareness and education should be a critical part of what goes forward.

A Task Force member said that land-use planning is equally important as watershed concerns. You cannot separate land use from watershed. The Task Force has an opportunity to support a more comprehensive plan on land use. There are a number of viable models across the state, requiring more coordinated land-use planning. Wisconsin adopted comprehensive planning in the 1990s. All the way from Oregon to Washington to Florida, comprehensive planning is mandated at the local level by the state. There are varieties of models. The issue is complete absence of the coordination; there are many communities that need to do it compared to the ones that are already doing it. The state needs to set statewide goals and guidelines on land-use practices.

A Task Force member said that planning requirements can create problems since there will be so many stipulations. The members agreed that construction in the floodplain should be stopped. A Resource Group member said that city of Cedar Rapids is still letting people build in 100-year floodplain. If the creek rises again, it will threaten the same people. However, people are objecting, so the city is still allowing them to build in the floodplain. Regulations from the state level will have a lot more teeth than at the local level. Some communities have built levees around their own property. A Task Force member said that if you want to participate in the farm program, you have to file a Comprehensive Farm Plan. The same thing should be done for cities for land use. Something can be set up that limits the benefits you get if you build in floodplains. There needs to be study on the impact of building in the floodplain areas.

Another Task Force member said that often times, comprehensive planning comes in the way of major planning. Some communities do not have the tools in place to do something like this. Another Task Force member said there is a need to upgrade statewide floodplain standards. Local government should be in control. There should be state mandates. The state can help out by providing incentives or disincentives. A Task Force member said that, psychologically, people forget the affects of disasters in the long term and, in turn, forget the urgency of the situation in the long term.

McKeen said that the Task Force's discussion has revolved around green building, construction of roads, energy efficiently, livability and walkability, different designs and the role these kinds of principles and practices play. Where do they fit in the discussion of comprehensive planning? A Task Force member said that it depends on how far you want to go. You can do that and those things ought to be encouraged. That is going to help in the long run, but the state has a real responsibility to study and learn about how it can manage floodplains. Another Task Force member said that the terminology most commonly used is smart growth. There is a need to have the implementation tools, rather than just having the requirements. The state should find the standards. McKeen said one of the Task Force's recommendations can be defining those elements of a comprehensive plan.

A Task Force member said if you look at the comprehensive plan, it is built around the design of a more robust comprehensive tool. One of our recommendations needs to be that state needs to ensure that there is a policy that prohibits development in the 100-year floodplain. Another Task Force member said that it is a good idea, but it should be development that accommodates flooding. It is not development, it is flood-proof development. Another Task Force member said that just because it is flood proof does not make it a smart choice. Building in the floodplain reduces the size of the water basin. If you ignore all advice and people still want to build in floodplain, they should be responsible for the results.

A Task Force member recognized the importance of local control. The state would do a better job in assisting with creating guidelines and make sure that the state can find the funds for the cost share. Planning has already taken place. It will be important to implement current plans while longer term problems are also being worked out. Another issue is flood insurance. People do not have flood insurance because it is too expensive. The members agreed that there is a need to go back to the basics and contain the water where it falls to reduce the impacts of disasters. There is also a need to control the water upstream. Regional watershed planning includes all of this, but the planning needs to be more aggressive. State and federal agencies should have enforcement authority, as it is hard to achieve results through voluntary actions. Economically, it makes more sense to pay a farmer for a flooded farm upstream than to pay for a business or 5,000 homes in Cedar Rapids. A Task Force member disagreed and said that the 2008 floods were a result of heavy snowfall and therefore water retention in a larger basin will not work for something like the floods of 2008. Heavy snowfall caused the ground and the rivers to reach full capacity when heavy rains then followed. The solution should be to minimize the damage, which requires a combination of different approaches. It is good to use our current situation as a laboratory. The planning should foresee the worst-case scenario. There is a need to balance problems that were created over the generations with new growth and development that does not create the same problems. A Task Force member said that the roles of all agencies at state and local level need to be clearer. Another Task Force member suggested steps to minimize storm water run-off, which includes watershed planning that minimizes run-off and to minimize development in floodplains.

A Resource Group member said sustainability should be a key aspect in planning. A lot of efforts are underway at the state level, such as zero carbon footprinting by 2030. Planning should also reflect that Iowa is progressive. On October 25 in Cedar Rapids, faculty from The University of Iowa will talk about climate change. The conference will be at the Metro High School from 9:00 to 8:00 p.m. McKeen said that Tow's job would be to help decide what the next steps will be. Tow said that RIO has a lot of assistance from USDA, it is always better to have a concentrated effort.

A Resource Group member emphasized that the structure already exists. There are several water and soil conservation districts with different employees who work with farmers. Those districts have capabilities to plan for flood mitigation. They just need some additional education. Another Task Force member said that adjusting tiling practices will control a lot of run-off.

McKeen said that assessment should be based on the information that is currently available. A Task Force member said that smart growth should be part of hazard mitigation. For larger communities in the state, Iowa Homeland Security and Emergency Management has funds that are used for evacuation plans. Iowa City has already created an evacuation plan. Davenport, Waterloo, and Dubuque are also designing their plans right now. In these metro areas, they are working on evacuation concepts, coupled with sheltering concepts. A Task Force member said that research of climate change should be considered as well. A Task Force member agreed and said that LiDAR data can be used to create different models and scenarios. If the state had done some modeling for this disaster, that would have reduced the impact considerably. Communities should receive help for buy-out programs. Infrastructure such as steam and utility lines need to be flood proof in addition to having flood-proof buildings.

Members agreed that hydrological studies and installing river gauges need to be based on LiDAR. Chairman Bywater said that data does not do any good until you have modeling. McKeen said that there is a significant piece of public education that goes with that. Another Task Force member said that maps are no good if they are not coupled with floodplain regulations and zoning. Enforcement, staff training, education, and updating maps should be all

part of the LiDAR studies. A Task Force member said that it would be nice to see the buy-out of land, about 60,000 acres, to be used for conservation programs. County Conservation Boards need to be involved in the process.

McKeen asked if we need to go back to the subsequent recommendation to see if something that needs to be put in. A Resource Group member said that the ten year forgiveness for Jumpstart housing assistance did not work well with elderly. Riley said that ten year forgiveness is broken into increments. The Task Force member said that the average house turns over in five years. Riley said that he will find out more information on the Jumpstart Housing program.

The third recommendation is incentives for small businesses. McKeen said that we have not focused on ensuring that Iowa does not lose population. The bottom line is to make the lives of people better which include quality of life issues. A Task Force member said that the issue of building in the floodplain, such as houses or commercial property, should be discussed further at the Commission meeting. A Task Force member said that the long-term goal should be to shift land-use development to outside the floodplain. McKeen said that leads to behavioral changes. The Task Force member said people should enjoy their rivers but in a less risky way. A good example of it is Davenport.

McKeen asked for any other messages. One Task Force member said that Iowa should work hard to preserve its natural habitats. Another Resource Group member said that this is an opportunity to start with a new slate, and sustainability should be an integral part of the planning.

McKeen informed the group that the meeting notes will go to the Commission. Based on the discussions in all Task Forces, the Commission will come forward with a 120-Day Report that will be finalized by November 17. SPPG will provide the meeting notes and will communicate via email. Task Force members should feel free to send any comments via email. McKeen turned the floor back to Chairman Bywater and thanked everyone for their participation.

Chairman Bywater thanked everyone for their time and expressed appreciation from all Task Forces and members of the General Assembly as the discussions by the Task Force members have allowed the messages to go directly to the legislators. Chairman Bywater expressed his appreciation for SPPG's work. He asked the Task Force members to be visionaries. He thanked Barb Lynch and asked if she had any comments. Lynch thanked everyone for their participation. She said that Tow will be the point person at the RIO regarding floodplain issues, but she can be reached through the DNR. She informed the group of the conference focused on flood issues on November 12-13 at UNI, Cedar Falls and in Iowa City. Another conference will take place on December 8 aimed at agricultural groups. Iowa Department of Economic Development and RIO are also sponsoring a conference on December 9 and 10 in Coralville, which will focus on recovery efforts. She mentioned that LiDAR for the state is half complete, and the DNR has funds committed to complete that section.

Chairman Bywater proposed that the name of the Task Force be changed to Flood Plain and Watershed Management, and Hazard Mitigation Task Force. The group agreed with the suggested change.

The meeting adjourned at 3:21 p.m.